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1 5. Respondent Karzman shall immediately pay to the Department a statutory  
2 fine in the amount of \$9,250.00 for failure to respond to a consumer  
3 complaint; and

4 6. Respondent Karzman's license is revoked.

5 SIGNED,

6 Dated: 3/14/08

7 /SRAF/  
8 PETER C. HILDRETH  
9 BANK COMMISSIONER  
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